



**A STUDY ON THE CHALLENGES FACED BY MAYBANK
IN THE USES OF M-COMMERCE IN MALAYSIA**

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JULY 2013

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION (HONS)
INTERNATIONAL BUSINESS
FACULTY OF BUSINESS MANAGEMENT
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“DECLARATION OF ORIGINAL WORK”

I, KHUZAIREEQ BIN KHAMARUDIN (I/C Number: 880822-43-5643)

Hereby, declare that;

- This work has not previously been accepted in substance for any diploma, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work investigation, except where otherwise stated.

All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

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Date:

24 June 2013

LETTER OF SUBMISSION

The Head of program
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July 2013

Dear Madam,

SUBMISSION OF PROJECT PAPER

Enclosed here is the research entitled "A Study on the challenges faced by Maybank in the uses of M-commerce in Malaysia" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

We hope this report will fulfill the requirement of Bachelor of Business Administration (Hons) International Business and also achieved the objective of this study.

Thanks you.

Yours faithfully,

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ABSTRACT

Mobile commerce (m-commerce) is one of the latest payment method and business transaction activities in Malaysia that now is being practically use by every organization in improving their business system. The issue that we are going study is either m-commerce method is generally having any challenges or not to some of organization that implement this method. This paper aims to (1) Identify what are the elements that is involve to the challenges of m-commerce; (2) Examine the level of strength for each element that involve. The purpose of the study is to analyse the gap between theories in each element that we identified; (1) Mobile client, (2) Communication infrastructure, (3) Security and (4) Consumer's Trust. We have interview Maybank Malacca branch executive, Maybank main executive Kuala Lumpur and user of m-commerce and they all agree that Malaysia still have a problem toward these element. This paper will investigate the challenge and barriers towards this problem.

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